

In The Claims:

Please amend the following claims:

Claims 1-5, 10, and 16-18 have been cancelled.

✓ 1-5. (canceled).

6. (previously presented) The method of claim 13 wherein the authorization form includes a transformation system to transform the signature phrase at the node associated with the customer, and wherein the interface receives the second account number and the second signature phrase in a transformed format.

7. (previously presented) The method of claim 13 further comprising:
creating a transaction certificate to memorialize a successful authorization.

E1 8. (previously presented) The method of claim 7 wherein the transaction certificate may be provided to the network node associated with the e-commerce merchant to indicate successful authorization.

9. (previously presented) The method of claim 13 wherein the authorization form is provided to the network node associated with the customer through a network interface.

✓ 10. (canceled).

11. (previously presented) The method of claim 13 wherein the authorization form includes a customer-specific indicator previously provided by the customer to the entity, the customer-specific indicator being independent of the merchant.

12. (previously presented) The method of claim 13 wherein the authorization form includes a logo identifying the merchant.

13. (previously presented) A method for authorizing transactions between a customer that is

authorized to use an account and an e-commerce merchant, the method comprising:

- confirming rights in the account by associating an account code provided by the customer with an account number associated with the account;
- establishing a signature phrase for being used in a plurality of transactions;
- linking the signature phrase to the account number for use in the transactions;
- upon indication from a node associated with the e-commerce merchant that a transaction has initiated, providing an authorization form to a node associated with the customer, the authorization form being from a node associated with an entity separate from the e-commerce merchant;
- receiving the signature phrase from the node associated with the customer through a customer response to the authorization form; and
- extending rights to the account, normally only associated with the account code, to the signature phrase such that the customer can authorize the transaction made on the account using the signature phrase.

14. (original) The method of claim 13 wherein an entity other than the customer confirms the rights in the account.

15. (original) The method of claim 13 wherein the rights in the account indicate account ownership.

✓ 16-18. (canceled).

19. (previously presented) The method of claim 22 wherein the authentication phrase is a signature phrase.

20. (previously presented) The method of claim 19 wherein the signature phrase is transformed by the authorization form.

21. (previously presented) The method of claim 19 wherein the signature phrase is used for a plurality of different transactions with different merchants.

22. (currently amended) A method for authorizing transactions over a network, comprising:

- receiving, at an authorization system, merchant information and account information after a user has initiated a transaction from a merchant using a network interface;
- verifying that the merchant information corresponds to the merchant;

determining whether the account information corresponds to an account entry in an authorization database;

creating an authorization form at the authorization system;

displaying the authorization form to the network interface of the user;

receiving an authentication phrase from the user;

verifying that the received authentication phrase corresponds to an authentication phrase in the account entry; and

transferring the network interface of the user from the authorization system to the merchant.

23. (previously presented) The method of claim 22 further comprising:
enabling the network interface of the user to be transferred to the authorization system

24. (previously presented) The method of claim 22 further comprising:
forwarding an indication that the transaction is verified to the merchant.

25. (previously presented) The method of claim 22 wherein the same authorization system is for verifying different transactions for different merchants.

26. (previously presented) The method of claim 22 wherein the authorization form includes a logo associated with the authorization system.

27. (previously presented) The method of claim 22 wherein the authorization form includes information associated with the user but not provided by the user to the merchant.

28. (currently amended) A method for authorizing e-commerce transactions, comprising:

- a) receiving at a central authorization facility, a first merchant information and a first user information from a first merchant for a first transaction;
- b) verifying from at least one of the first merchant information and the first user information whether signature authorization is to occur;
- c) if signature authorization is to occur, preparing an authorization form at the central authorization facility;
- d) providing the authorization form to a node indicated by the first user information;
- e) receiving signature authorization from the node through the authorization form;
- f) authorizing the first merchant to obtain credit authorization for the first transaction if the signature authorization corresponds to the first user information; and

g) indicating the authorization to the first merchant.

29. (previously presented) The method of claim 28 further comprising:

h) receiving at the central authorization facility, a second merchant information and the first user information from a second merchant for a second transaction;

i) repeating steps b) - g) for the second merchant, wherein the same signature authorization is used to authorize the second transaction.

30. (previously presented) The method of claim 28 further comprising:

h) receiving at the central authorization facility, the first merchant information and a second user information from the first merchant;

i) repeating steps b) - g) for the second user information.

31. (previously presented) The method of claim 28 further comprising:

h) providing software to the merchant for performing step a).

32. (previously presented) The method of claim 31 wherein the software includes a Buy button.

33. (previously presented) The method of claim 28 wherein the signature authorization is in the form of a signature phrase.

34. (previously presented) The method of claim 28 wherein the first user information includes a credit card account number.

35. (previously presented) The method of claim 34 wherein the central authorization facility is associated with an issuer of a credit card for the credit card account number.

36. (previously presented) The method of claim 28 wherein the node indicated by the first account information is an electronic address for a user who initiated the transaction.

37. (new) A method for verifying the identity of a customer over a network, comprising:
receiving, at a verification system, merchant information and customer account information after a customer has initiated a transaction from a merchant using a network interface;
determining whether the customer account information corresponds to an account entry in a

verification database;

creating an authentication form at the verification system;

displaying the authentication form via a network interface of the user;

receiving an authentication phrase from the user;

verifying that the received authentication phrase corresponds to a stored authentication phrase in

the account entry; and

transferring the network interface of the user to the merchant.

38. (new) The method of claim 37 further comprising:

verifying that the merchant information corresponds to the merchant.

39. (new) The method of claim 37 further comprising:

sending verification information to the merchant.

40. (new) The method of claim 37 further comprising:

sending information about the transaction to a credit authorization system.

41. (new) The method of claim 37 further comprising:

receiving authorization for the transaction from a credit authorization system.

42. (new) The method of claim 37, wherein the verification system is a credit authorization

92 system.

43. (new) A method for authorizing transactions between a customer and an e-commerce merchant, the method comprising:

receiving, at a credit card authorization system, e-commerce merchant information and a credit card number of a customer for a first transaction;

determining whether the credit card number corresponds to a credit card account in a credit card database;

creating an authorization form at the credit card authorization system for the first transaction;

displaying the authorization form to the customer via an internet browser;

receiving a first signature phrase from the customer indicating authorization for the first

transaction;

verifying that the received signature phrase corresponds to a stored signature phrase in the credit card account; and

transferring the internet browser of the user to a node associated with the e-commerce merchant.

44. (new) The method of claim 43 further comprising:

receiving, at the credit card authorization system, e-commerce merchant information and a credit card number of the customer for a second transaction;

creating an authorization form at the credit card authorization system for the second transaction; and

receiving a second signature phrase from the customer indicating authorization for the second transaction, wherein the first signature phrase and the second signature phrase are the same.
